

## **Frequently Asked Questions about How to Apply/Participate**

### **What if I elect not to participate now but decide to join later?**

The process for applying remains the same. Please see "[How Do I Apply/Participate](#)" on the homepage. It is important to note that this program is currently limited to 1,000 adults and is on a first-come, first-serve basis. A waiting list will be established. All employers who register will be notified when the program is full.

### **As an employer, can I work with any insurance representative?**

You may choose any insurance representative that offers small group health insurance in the State of Idaho.

### **Can an employee apply for premium assistance without the employer?**

No. This program is designed to support small businesses in their efforts to provide affordable health insurance to their employees. Your employer must be willing to provide a small group health plan to employees.

### **Do all employees have to qualify for premium assistance for an employer to participate?**

No. Only one employee must qualify for premium assistance for an employer to be a part of this program.

### **What happens if an employee wants to participate but the employer does not?**

The employer must agree to participate in this program for an employee to qualify for premium assistance.

### **My employer has chosen to participate in the program. Can I apply for premium assistance at a later date?**

You may apply for premium assistance at any time. Work with your employer to learn the details of this process. It is important to note that premium assistance through the Access to Health Insurance program is limited to 1,000 adults and will be filled on a first-come, first-serve basis.